REPORT TO STAKEHOLDERS

2010 SASKATCHEWAN WORKERS' COMPENSATION BOARD

MISSION: ZERO

within reach

SASKATCHEWAN WORKERS' COMPENSATION BOARD

In 2010, Saskatchewan's
Time Loss injury rate dropped
to its lowest level in 20 years.

MISSION ZERO

Zero injuries. Zero fatalities. Zero suffering.

"OUR ENTIRE ORGANIZATION HAS A FIRM BELIEF IN MISSION: ZERO. WE WILL CONTINUE TO MAKE IT OUR FLAGSHIP INITIATIVE."

DAVID R. EBERLE
Chairperson

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YEAR AT A GLANCE

	2010	2009	2008	2007	2006
Number of workers covered[1]	370,659	353,384	354,295	346,387	330,981
Time Loss injury rate (per 100 workers)[2]	3.12	3.44	3.70	3.80	4.05
Total injury rate (per 100 workers)[2]	8.70	9.32	10.21	9.87	10.18
Number of claims reported	38,773	39,558	43,303	41,301	40,992
Number of Time Loss claims accepted[2]	11,574	12,141	13,093	13,166	13,400
Fatal claims accepted[3]	44	32	31	36	34
Average duration in days[4]	34.87	34.10	33.11	32.08	33.49
Active employer accounts[5]	40,365	38,354	35,946	34,364	33,438
Average premium rate[6]					
(per $100 of insurable earnings)	1.63	1.66	1.69	1.84	1.84
Number of appeals filed					
Appeals Department	1,150	951	1,064	1,021	1,008
Board Level	239	232	219	208	233
Claims costs ($ millions)	228.3	222.8	205.8	202.0	241.1
Premium revenue ($ millions)[7]	251.0	255.2	245.2	240.7	226.1
Investment revenue ($ millions)	43.9	27.0	22.0	149.2	87.5
Benefits liabilities ($ millions)	1,021.3	995.7	969.5	955.3	933.2
Funded position ($ millions)					
Injury Fund	121.6	111.0	109.0	99.0	(4.6)
Reserves	61.3	59.7	58.2	57.3	31.0
AOCI[8]	118.6	6.3	(146.5)	91.3	185.3
Funding percentage	111.9	111.2	111.2	110.4	99.5

1. Full-time equivalent workers based on Statistics Canada average wage and WCB payroll information as of December 31st. Does not include workers for self insured employers.
2. Based on new claims reported to, and accepted by, the WCB in the year. Does not include claims for self insured employers.
3. Excludes claims for self insured employers. There was 1 in 2010, 2 in 2009, 0 in 2008, 1 in 2007, and 4 in 2006.
4. Average days on compensation based on all Time Loss claims paid within a 12 month period.
5. Active employers excludes employers whose assessment accounts were finalized during the year.
6. All years are Board approved rates.
7. Premium revenue regrouped to be consistent with AWCBC definitions of Key Statistical Measures. Prior years have been adjusted.
8. Accumulated Other Comprehensive Income is defined in the Management Discussion & Analysis of the 2010 Annual Report.

INTRODUCTION

You place high standards of accountability on your WCB. This *Report to Stakeholders* is designed to meet that standard as a companion document to the Annual Report to the legislature.

2010 was a successful year for your Workers' Compensation Board.

- We reported our seventh consecutive operating surplus and remain fully-funded. Our financial stability helps to prevent volatility in employer premiums and guarantees that needed services and benefits are available to injured workers.
- Even with more people in the workforce, the provincial Time Loss injury rate dropped for the eighth straight year and surpassed targets for *both* 2010 and 2011. And for the first time in over 20 years, the total workplace injury rate went down. These rates aren't just numbers. Every time they go down, more of us go home safely at the end of the work day.
- Our 2010 successes coupled with a $1 billion increase in assessable payroll contributed to a $.02 reduction in the average employer premium for 2011. It was the sixth decrease in seven years and at $1.61, the 2011 rate is the lowest average premium rate in a decade. Saskatchewan is the only western province to consistently lower its average premium rate in each of the last four years.
- Working through our WorkSafe Saskatchewan and Safe Saskatchewan partnerships, we launched the Health and Safety Leadership Charter in June. It commits business, government and community leaders to integrate health and safety into business strategies, processes and performance measures. In all, 196 companies signed the charter in 2010, surpassing our goals and creating a solid foundation for the program.

In this report you will find information on progress towards our Strategic and Operational Plan, and year end reports for appeals, the Fair Practices Office, and WorkSafe Saskatchewan. You also will find important information on Risk Management, on new or amended policies in 2010, and on how our financial and operational performance compared to other provinces for 2009. We hope you find it helpful.

Throughout 2010 we had the opportunity to share thoughts and concerns about workers' compensation with many of you. We appreciated your candour and the importance you place on the work that we do. We look forward to continuing our dialogue through 2011.

DAVID R. EBERLE
Chairperson

KAREN SMITH
Board Member

WALTER EBERLE
Board Member

The WCB's 2010 results are driven by an integrated strategic and operational plan.

Visit our corporate website at www.wcbsask.com for information on our Strategic and Operational Plan, and these topics:

- Our legislation, policies and funding.
- How we are governed, our organizational structure, and how we practice accountability.
- The 2010 Annual Report.
- The 2010 Fair Practices Office report.
- A summary of Board policies that were introduced or amended in 2010.
- The WCB's Balanced Scorecard; our system of measuring and reporting on corporate performance.
- Key Statistical Measures; how Saskatchewan's WCB compares to other Canadian boards and commissions on key financial and program measures.
- Statistics on claims.
- Our publications and forms.

2010 – 2012 STRATEGIC PLAN

The Strategic Plan is comprised of five elements:

1. Vision Statement
2. Mission Statement
3. Statement of Principles and Beliefs
4. Values Statements
5. Strategy Statements

2010 – 2012 STRATEGIC PLAN

The Strategic Plan is rooted in the Meredith Principles and describes what the WCB holds to be true about Saskatchewan's compensation system, our stakeholders, and the nature of our relationships with workers, employers and the people of Saskatchewan.

VISION STATEMENT

In serving injured workers and employers, we excel in the development and delivery of workers' compensation programs and services. In serving all workers and employers, we develop and deliver injury prevention programs and services that move Saskatchewan quickly to zero workplace injuries.

MISSION STATEMENT

In support of our vision, our mission is to:

1. Provide the right service, at the right time, and be cost effective in our processes.
2. Build positive relationships with workers, employers, and others affected by the workers' compensation system.
3. Build positive relationships and implement programs that move Saskatchewan to zero workplace injuries.
4. Ensure the health and safety of our employees is considered in all of our decisions and actions.
5. Communicate clearly our distinct identity, benefits, and beliefs.
6. Ensure the organizational and financial integrity of the Workers' Compensation Board.
7. Be accountable for our results.

STATEMENT OF PRINCIPLES AND BELIEFS

Our corporate principles and beliefs are:

1. All unintentional injuries are preventable.
2. Injured workers and employers deserve excellent service.
3. Workers, employers and others deal with us honestly.
4. Employers care about their employees and care that their employees receive excellent service.
5. The WCB's future relies on positive relationships built on trust, understanding and cooperation in our programs and services.
6. WCB employees want to excel in customer service.
7. We are guided by our corporate values, Code of Conduct and Ethics, and our responsibility for the protection of privacy of information, in all of our decisions.

8. We will act with dignity and treat everyone with respect, and conduct our business in a fair, open, honest, balanced and professional manner.
9. We will be socially responsible in fulfilling our mandate.
10. We will expect and recognize individual and corporate achievements and contributions to our workplace.

VALUES STATEMENTS

Our corporate values are the standards by which our actions and decisions are to be considered and judged by others and are rooted in our Code of Conduct and Ethics.

1. Dignity – those we serve and those we work with are treated with respect and consideration.
2. Fair – those we serve and those we work with are treated equally and without prejudice or bias, and in a timely manner.
3. Honest – we are truthful with those we serve and those we work with.
4. Open – our programs and services are easy to access and to understand. Our decisions and actions are clear, reasonable and open to examination.

STRATEGY STATEMENTS

The strategy statements are meant to be interrelated and mutually supportive. Taken together, strategy statements are meant to represent a comprehensive, preferred future for the organization.

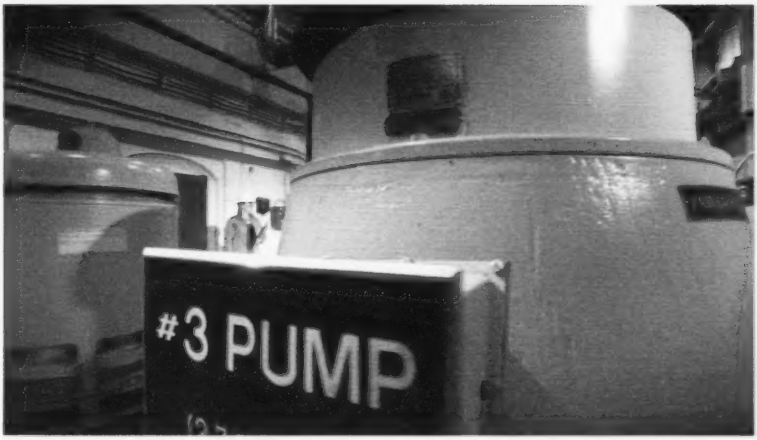
Service – We will provide support to injured workers, their families and employers when they need it most and be cost effective in our processes. We will return injured workers to wellness, including the return to suitable employment.

Prevention – We will promote safety and injury prevention. We will support workers, employers and communities in the development and implementation of prevention programs that eliminate all unintentional injuries

Relationships – We will continue to build positive relationships that serve the interests of workers and employers.

Strategic and Risk Management – We will follow a planning process that anticipates and responds to the environment, that integrates operational planning, and that results in service and management excellence and efficiency. We will follow a risk management process that identifies and mitigates risks that jeopardize the implementation of the strategic plan.

Employee Relations – We will promote pride in WCB employees and require accountability for individual and corporate achievements, and responsibility for how work is accomplished. We will foster a working environment that maximizes employee engagement.



One of four new Mission: Zero television commercials. This one features the City of Saskatoon. Kim Matheson, the City's occupational health and safety manager, walks through the water treatment plant explaining the City's commitment to safety. The City has seen a decrease in the lost-time injury rate from 6.60 to 5.30 between 2009 and 2010.

YEAR-END REPORTS

OPERATIONAL PLAN REPORT

The WCB's operational planning process supports the Board Members' Strategic Plan. It is the responsibility of the WCB Executive to establish the Operational Plan and, through the plan, to achieve the strategy set out by Board Members. This is accomplished by dedicating corporate resources and effort towards a set of key results and operational objectives.

The WCB's operational planning model is an integrated approach that requires the Executive to develop key results, objectives and programs that are, in turn, actioned by the WCB staff. This ensures that the projects within the Operational Plan are mutually supportive and adequately resourced.

Key Result Area:
Injury Prevention

Operational Objective: To eliminate workplace injuries and illnesses, as measured through a continuous reduction to the provincial workplace injury rate.

Interim targets:
2010 – 3.30% 2011 – 3.20% 2012 – 3.10%

In 2008, the WCB and the Ministry of Advanced Education, Employment and Labour signed a new Memorandum of Understanding (MOU) for the WorkSafe Saskatchewan partnership. A strategic and operational plan was developed for *WorkSafe Saskatchewan*, as part of the new MOU.

Please visit **www.worksafesask.ca** to view the MOU and the WorkSafe Saskatchewan Strategic and Operational Plan. You will find a summary of WorkSafe Saskatchewan's 2010 achievements in this report.

Key Result Area:
Excellent Service

Operational Objective: To achieve a customer satisfaction rating of 4.75 out of 5.00 as defined by the Common Measurements Tool survey methodology.

Progress made in 2010:
This Key Result Area intends to improve claims related service quality for employers and injured workers. Initiatives are drawn, in part, from the Common Measurements Tool survey model that prioritizes client feedback on needed service improvements.

Employer Feedback

Measure — Target 4.75

In 2010:

- Both injured workers and employers continued to rate service satisfaction at a high level. Average satisfaction for injured workers was 4.15 out of 5, while employer satisfaction averaged 4.16 out of 5.
- The WCB works with health care providers and facilities on a regular basis to improve access to services. Relationship agreements were in place with all major care provider associations at year end. Efforts were made to expand ultrasound and plastic surgery services. Physician reports were revised and placed online in 2010, and chiropractor and physiotherapist support packages were completed. At year end, terms of reference for the WCB and Saskatchewan Medical Association liaison committee were being drafted. Soft tissue treatment guidelines for physiotherapists and chiropractors were introduced in 2010 and are being monitored.
- Several years ago, the WCB began working with community-based organizations to develop services for injured workers with significant injuries. This initiative links WCB clients and their families with support groups and helping agencies. These referrals are now part of our claims management practices.

Time Loss Claim Duration

Measure — Target 32.35

- *Understanding the WCB: A Guide for Employers* was published in 2010 to replace the publication *A Guide to the Saskatchewan Workers' Compensation Board for Business*. Designed with the needs of small employers in mind, the manual has information on managing an injury claim, setting up a return-to-work program, our appeals process, and developing a safety program.
- The WCB's clear language project was completed in 2010. The project established a clear language standard for communications with clients. It will be applied to WCB forms, documents, publications and the website as these items are reprinted.
- At year end, the WCB had committed to working with Information Services Corporation on a one-stop business registration process. This new online service is expected to be available early in 2011.
- The 2009 Claims Administration and Service Review produced 21 recommendations, all of which were accepted by the WCB. Work on implementing the recommendations continued through 2010. At year end, the two remaining recommendations were advanced for consideration as part of the 2011 strategic and operational planning process.

Key Result Area:
Effective Processes

Operational Objective:
To ensure that 100% of key business processes have appropriate standards and controls in place that are monitored through quality control and quality assurance processes.

In 2010:

- The WCB dedicated significant resources to the redesign of the claims management system. The development of the new claims management system was the largest and most important administrative project for the WCB in 2010.
- A project to apply a quality assurance process to the WCB's employee performance management system was completed.
- Work was completed on researching a project management framework for the WCB. A follow-up initiative in 2011 will implement a framework for projects that meet a defined threshold of complexity, cost, or risk.
- Work continued on documenting the WCB's administrative policies and procedures.
- The 2010 Operational Plan included a project to evaluate the effectiveness of team-based case management.

We will be in a better position to assess the effectiveness of our processes once the claims management system project is completed given that some of the underlying processes may be modified as part of the project.

Return to Work

Measure — Target 92%

Key Result Area:
Competent People

Operational Objective:
To hire, develop and retain a competent work force as measured by the WCB's Human Resources Alignment Index.
Target – 94% 2010 Actual – 94%

In 2010:

- The WCB launched a health and safety program for WCB employees that encourages healthy lifestyles and the reduction of injuries, whether at work or at home. The program is now part of the WCB's usual human resource practices, and so the project is considered completed.
- The 2010 Operational Plan included a project to optimize the WCB's training delivery model. The review was completed and its findings have been operationalized within the WCB's human resources management practices.
- Also completed in 2010 was implementation of a succession strategy for managers.
- For the fourth year in a row, the WCB was selected as a top Saskatchewan employer. The selection process gathers data on employment practices among Saskatchewan employers and compares them to best and leading practices.

Key Result Area:
Financial Integrity

Operational Objective:
To protect benefit entitlement and maintain competitive rates by maintaining funded status.

In 2010:

- Through 2009 and 2010, work was finished on a best practice ICOFR framework – which stands for internal control over financial reporting. ICOFR provides assurance of the reliability of financial reporting and in the preparation of financial statements in accordance with Generally Accepted Accounting Principles (GAAP).
- Considerable resources were dedicated to preparations for the introduction of the International Financial Reporting Standards (IFRS) in 2011. IFRS replaces GAAP for publicly accountable organizations like the WCB. Work on this project will complete early in 2012 with preparation of the 2011 financial statements.
- Starting in 2009, the WCB and Canada Revenue Agency agreed to share information about businesses registered with each agency. The aim of this initiative is to identify business that are not registered with the WCB but perhaps should be. Information sharing and follow-up contacts with businesses are now part of usual WCB operations; the project is considered completed.

CORPORATE SOCIAL RESPONSIBILITY

Our decisions and actions impact our own operating environment, businesses across the province, and the lives, families and communities of injured workers. In 2009, Board Members gave scope to our role as a responsible corporate citizen when they introduced this element to our Statement of Principles and Beliefs:

"We will be socially responsible in fulfilling our mandate."

Here are highlights on how we practice responsible corporate citizenship.

WORKSAFE SASKATCHEWAN, MISSION: ZERO, SAFE SASKATCHEWAN

Injury prevention and workplace safety weren't on the radar in Saskatchewan prior to 2002. Our injury rates had spiked. Nearly 5 out of every 100 covered workers had an injury that kept them away from work. Costs were trending higher each year. Most importantly, workers and their families and communities were experiencing harm that we believed could and should be prevented.

Our colleagues in Occupational Health and Safety, and in safety associations, shared our concerns and our passion for turning things around. We partnered with OH&S to create WorkSafe Saskatchewan. Through the partnership we've invested in social marketing to make workplace safety a public health issue that matters to more of our citizens each year, and in programming and initiatives that contributed to a 37 per cent reduction in the injury rate since 2002.

Three years ago we introduced Mission: Zero, a call to action that targets zero as the only acceptable number when it comes to injury and illness. Mission: Zero gains wider acceptance with each marketing campaign and program that we undertake. It is becoming the iconic symbol for safety and prevention in Saskatchewan.

This year, we partnered with Safe Saskatchewan to launch the Health & Safety Leadership Charter. The charter program commits business and community leaders to integrate health and safety into business strategies, processes and performance measures, and to recognize that good health and safety performance supports good business results. There are other charter programs in Canada, but Saskatchewan is the first province to include public sector employers. By the end of 2010, 196 companies had signed on to the program. Another signing event is scheduled for June 9, 2011 at TCU Place in Saskatoon.

This report includes a year-end report on 2010 activities and results for WorkSafe Saskatchewan. We encourage you to become familiar with the partnership's programs and services and the results they are producing – including the eighth consecutive drop in the annual workplace injury rate.

RESPECTING OUR ENVIRONMENT

It is our intent to minimize the harmful impacts our decisions and actions have on our environment.

- We expanded our recycling program to include all paper, cardboard, plastics, tins, and bottles. Items can be dropped into recycling bins on every floor in our buildings.
- We select print shops that meet the forestry sustainability designation.
- Motion-sensor lighting was installed in washrooms, storage rooms, and meeting rooms in the Regina office, reducing our draw on electricity.
- The default on our photocopiers was changed to two-sided copying, cutting down on our demands for paper.
- Faxes can be sent directly from our employees' computers and documents are scanned so they can be stored and shared online, two more ways that we save on paper.
- We source local vendors whenever possible, and consider a company's green policies when reviewing tenders.
- Video-conferencing reduces travel between our two offices, saves on gas consumption and emissions, and wear and tear on vehicles, and reduces risk of injury for our employees.

INVOLVING OUR EMPLOYEES

We encourage our employees to participate in corporate programs that are environmentally friendly and as volunteers in their community. In 2010, we:

- Introduced online hazard and incident reporting to speed up the process and maintain documents.
- Placed messages in meeting rooms reminding employees to 'turn off the lights' when the rooms were not in use.
- Promoted taking the stairs in our Regina office; the motto was 'up one flight, and down two flights'.
- Helped our employees support organizations that matter to them, through a program that gives each employee one workday a year to volunteer. Community organizations that benefited in 2010 include:

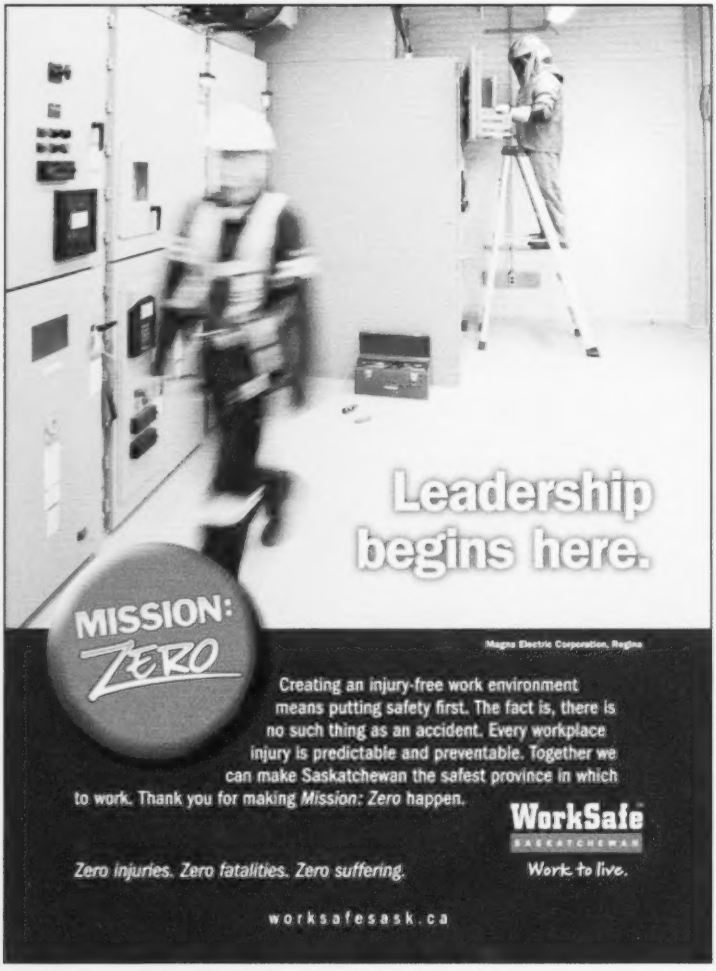
- The United Way in Regina and Saskatoon
- The Chili for Children Program
- Camp Circle O'Friends
- Pleasant Hill School (Saskatoon)
- Holy Rosary School's reading program (Regina)
- The Saskatoon Friendship Centre
- Regina's Christmas Adopt-A-Family
- The Saskatoon Food Bank
- Canadian Blood Services
- Ronald McDonald House
- Easter Seals
- Chip & Dale Housing
- King George School enrichment events (Saskatoon)
- The Regina Multicultural Council

In appreciation of our employees' volunteer activities, we again donated $2,500.00 to the Leader Post Christmas Cheer Fund (with proceeds going to women's and children's emergency shelters) and $3,500.00 to each of the Regina and Saskatoon food banks.

CORPORATE DONATIONS IN OUR COMMUNITIES

We know that sometimes a small sum of money can help to make big things happen in our communities. Community and non-profit organizations with objectives that complement our corporate priorities can receive donations to help them meet their goals. In 2010, we provided funds to:

- The 2010 Industrial Safety Seminar, the premier annual event for safety professionals and organizations in our province.
- The annual conferences of the Aboriginal Government Employees Network, the Nurse Practitioners of Saskatchewan, and the Occupational and Environmental Medical Association of Canada.
- Organizations like First Nations University of Canada, the National Aboriginal Achievement Foundation, the Lieutenant Governor's Leadership Forum, the University of Saskatchewan's Aboriginal Students' Centre, the Saskatchewan Safety Council, and Regina Open Door Society.
- Community organizations like Regina National Aboriginal Day Celebration, and Regina Indian Community Awareness, Inc.


Leadership
begins here.
MISSION:
ZERO
Magna Electric Corporation, Regina
Creating an injury-free work environment
means putting safety first. The fact is, there is
no such thing as an accident. Every workplace
injury is predictable and preventable. Together we
can make Saskatchewan the safest province in which
to work. Thank you for making Mission: Zero happen.
WorkSafe
SASKATCHEWAN
Zero injuries. Zero fatalities. Zero suffering.
Work to live.
worksafesask.ca

APPEALS

APPEALS DEPARTMENT FOR INJURY CLAIM APPEALS

The Appeals Department is the first level of appeal for injured workers or employers who are dissatisfied with a WCB claim decision. Appeals to the Appeals Department may be done online.

The Appeals Department focuses on evidence-based decision making. Appeals Officers have a broad range of experience in WCB claims adjudication and management.

The Appeals Department's goal is to deliver decisions in a timely manner. When an appeal is registered, clients are advised in writing when they can expect to receive a decision. Clients with electronic access to their claim file can track the status of their appeal online.

Over the past five years, the number of appeals received in the Appeals Department has increased at a steady pace. In 2010, 1,152 appeals were received. The backlog of appeals increased in 2010, in part due to the increase in the number of appeals received. This has had the unfortunate affect of increasing customer wait times. The customer wait time (shown as average days to decision) increased to 53 in 2010.

Clients who disagree with the decision of the Appeals Department can appeal to the Board Appeal Tribunal, the final level of appeal.

Appeals Activity

	2010	2009	2008	2007	2006
Appeals Received[1]	1152	951	1064	1021	1008
Accepted	200	183	202	217	209
Denied	544	557	603	546	534
Returned for Development	188	212	264	246	190
Total[2]	932	952	1069	1009	933
Withdrawn	32	10	22	23	42
Appeals Pending	277	102	115	142	153
Average days to decision	53	43	48	65	51
Appeals decided within 30 days	14.83%	21.9%	22.4%	21.0%	24.3%
Appeal Meetings	44	25	44	53	44

1. May be more than one appeal per individual claim
2. Decisions made may include appeals received in prior years

Source of Appeals

	2010	2009	2008	2007	2006
Worker	727	560	718	722	671
Worker Representative	115	–	–	–	–
Workers' Advocate	159	196	141	118	109
Employer	85	79	78	70	73
Employer Representative	66	–	–	–	–
Union Official	Breakdown not available for 2010	21	37	36	31
Lawyer		14	17	17	28
Family		5	7	6	3
Other Representatives		76	66	52	93
Total	1152	951	1064	1021	1008

APPEALS DEPARTMENT

Nature of Appeals

	2010		2009		2008		2007		2006	
		accepted		*accepted*		*accepted*		*accepted*		*accepted*
Initial Acceptance	230	*49*	253	*38*	251	*51*	212	*62*	218	*47*
Relationship (of condition to employment)	117	*25*	128	*27*	104	*23*	124	*25*	141	*31*
Wage Loss Benefits	62	*24*	66	*27*	56	*26*	44	*22*	4	*3*
Recovery / Pre-existing Condition	50	*9*	39	*10*	46	*10*	52	*11*	38	*10*
Recovery / Fitness	49	*15*	56	*18*	60	*13*	80	*17*	78	*29*
Estimated Earning Capacity	41	*19*	27	*10*	46	*10*	36	*16*	37	*14*
Medical Expense	41	*15*	32	*11*	40	*13*	18	*6*	26	*14*
Cost Relief for Employer	35	*8*	24	*4*	33	*7*	30	*4*	39	*11*
Suspension	30	*11*	43	*19*	38	*18*	32	*17*	24	*6*
Overpayment Recovery	19	*7*	10	*4*	16	*7*	14	*5*	14	*4*
Permanent Functional Impairment	17	*2*	12	*0*	17	*0*	23	*2*	25	*3*
Transportation Expense	15	*5*	9	*5*	31	*10*	28	*15*	8	*1*
Wage Base	15	*3*	10	*3*	18	*3*	23	*8*	17	*6*
Retraining	5	*4*	9	*2*	14	*0*	15	*1*	16	*5*
Independence Allowance	2	*1*	4	*0*	5	*0*	15	*1*	10	*9*
Revenue & Employer Accounts	1	*1*	56	*18*	-	-	80	*17*	78	*29*
Dependants	1	*0*	1	*0*	5	*0*	2	*0*	0	*0*
Other	15	*2*	18	*5*	12	*3*	12	*2*	33	*11*
Total	745	*200*	183	*201*	202	*194*	217	*231*	209	*233*

The above table provides the total decided appeals, not counting those withdrawn, and the number of those accepted.

REA ASSESSMENT COMMITTEE FOR EMPLOYER ACCOUNT APPEALS

The Revenue and Employer Accounts (REA) Department is responsible for employer registration, industry classification, experience rating and other services that affect an employer's WCB account.

Employer appeals follow a two-step process:

1. The Employer Services Representative (ESR) or Quantitative Research Analyst (QRA) who made the decision is asked to review it. Many client concerns can be resolved at this stage.
2. If the concern is not resolved, the employer can appeal to REA's Assessment Committee. The Committee will review the file and advise the employer of their decision, with reasons.

If the concern remains unresolved, the employer can appeal the matter to the Board Appeal Tribunal, the final level of appeal.

Appeals Activity

	2010	2009	2008	2007	2006
Appeals Received	19	22	14	27	28
Accepted					
Experience Rating	1	1	0	3	5
Classification	3	3	4	3	4
Coverage	1	1	1	1	0
Other	6	4	0	1	0
Total Accepted	11	9	5	8	9
Denied					
Experience Rating	1	2	4	12	9
Classification	1	1	0	4	6
Coverage	1	2	1	1	1
Other	5	4	2	2	2
Total Denied	8	9	7	19	18
Outstanding	0	4	2	0	1

BOARD APPEAL TRIBUNAL

Clients who are not satisfied with the outcome of first level appeals to the Appeals Department or Assessment Committee can request that their concern is reviewed by the Board Appeal Tribunal.

The Board Members serve as the Board Appeal Tribunal. The tribunal is the final level of appeal for all matters, unless there is a bona fide medical question to be decided. These are referred to a medical review panel of physicians.

Appeals Activity

	2010	2009	2008	2007	2006
Appeals Received	243	232	219	208	233
Decisions Made					
Accepted	115	82	102	124	110
Denied	97	99	93	97	113
Total	212	181	195	221	223
Appeals Withdrawn	10	20	16	10	15
Appeals Pending	159	134	105	100	119
Average number of days for decision	219	191	161	181	161
Oral Hearings	84	99	106	116	81

Source of Appeals

	2010	2009	2008	2007	2006
Workers' Advocate	103	101	103	86	108
Worker	68	73	68	66	76
Employer	32	21	22	28	27
Lawyer	13	7	10	8	4
Other Representative	16	16	7	13	13
Union Official	9	8	7	5	3
Family	2	6	2	2	2
Total	243	232	219	208	233

BOARD APPEAL TRIBUNAL
Nature of Appeals

	2010		2009		2008		2007		2006	
		accepted		*accepted*		*accepted*		*accepted*		*accepted*
Initial Acceptance	80	*48*	71	*31*	55	*35*	59	*35*	56	*31*
Relationship (of condition to employment)	51	*21*	41	*19*	55	*26*	49	*24*	70	*32*
Recovery / Fitness	30	*15*	33	*18*	30	*11*	45	*24*	38	*21*
Suspension	12	*6*	3	*3*	4	*2*	3	*1*	4	*3*
Cost Relief for Employer	10	*8*	5	*3*	7	*6*	18	*11*	12	*4*
Transportation Expense	7	*5*	2	*0*	6	*4*	4	*3*	4	*1*
Wage Base	4	*1*	1	*1*	6	*3*	6	*3*	6	*3*
Estimated Earning Capacity	3	*2*	12	*13*	7	*6*	9	*6*	10	*6*
Permanent Functional Impairment	3	*0*	3	*0*	3	*1*	6	*2*	3	*0*
Retraining	2	*2*	2	*1*	2	*2*	5	*5*	1	*1*
Assessment Rates and Surcharge	0	*0*	0	*0*	1	*1*	7	*4*	1	*0*
Dependants	0	*0*	0	*0*	0	*0*	0	*0*	1	*1*
Other	9	*7*	5	*3*	9	*5*	10	*6*	14	*5*
Total	211	*115*	178	*82*	185	*102*	221	*124*	220	*108*

The above table provides the total decided appeals, not counting those withdrawn, and the number of those accepted.

MEDICAL REVIEW PANELS

Medical questions on accepted claims from injured workers are determined by an independent body of three medical practitioners once the final level of appeal is completed. The Medical Review Panel decision is binding on both the injured worker and the WCB.

Appeals Activity

	2010	2009	2008	2007	2006
Panels Held	9	13	12	17	15
Decisions Made					
Accepted	4	5	6	7	7
Denied	5	8	6	10	8
Total	9	13	12	17	15
Pending	0	0	0	0	0

Nature of Appeals

	2010	2009	2008	2007	2006
Relationship (of condition to injury)	7	6	7	14	12
Recovery / Fitness	2	7	5	2	2
PFI	0	0	0	1	0
Other	0	0	0	0	1
Total	9	13	12	17	15

FAIR PRACTICES OFFICE

The Fair Practices Office (FPO) was established in 2003 to receive concerns about the fairness of WCB actions and decisions. Where appropriate, recommendations to resolve concerns are forwarded to WCB managers. The FPO 2010 Annual Report is available at www.wcbsask.com.

Comparative statistics for the years 2006 to 2010 are provided.

Number of Complaints / Inquiries Received

	2010	2009	2008	2007	2006
Complaints received	425	407	434	401	365
Re-opened	33	25	39	43	28
Total	458	432	473	444	393

Source of Complaints / Inquiries (%)

	2010	2009	2008	2007	2006
Injured Workers	93.2	92.9	83.6	90.1	91.0
Employers	5.9	6.9	10.4	6.2	8.0
Other	0.9	0.2	6.0	3.7	1.0
Total	100.0	100	100	100	100

Response Time to close (%)

	2010	2009	2008	2007	2006
0-7 days	71.5	75.2	75.1	69.6	63.5
8-30 days	19.1	16.0	18.9	20.9	20.7
Over 30 days	9.4	8.8	6.0	9.5	15.8
Total	100.0	100	100	100	100

FAIR PRACTICES OFFICE

Category of Complaints / Inquiries

	2010*	2009*	2008*	2007	2006
Disagree with decisions	338	275	332	212	178
Information requests	131	126	120	73	74
Timeliness & process delays	68	65	76	55	66
Communications / Service issues	75	55	96	56	40
FPO issues (systemic)	1	2	1	2	3
Other	0	0	0	3	4
Total	613	523	625	401	365

* Beginning in 2008, two or more categories can be entered for each complaint that is registered. In prior years, only one category per complaint was entered.

Resolution (closed files)

	2010	2009	2008	2007	2006
Completed by FPO without referral	262	276	263	248	204
Called WCB for clarification	52	30	38	31	26
Referred to WCB for review	111	101	133	122	135
Total	425	407	434	401	365

Outcome of Referrals to WCB

	2010	2009	2008	2007	2006
Decision changed	20	23	18	13	17
New action taken	81	74	112	101	105
Reviewed – no change	10	4	3	8	13
Total	111	101	133	122	135

WorkSafe
SASKATCHEWAN
Work to live.

WORKSAFE SASKATCHEWAN

The goal of WorkSafe Saskatchewan (WSS) is to lower the provincial injury rate, with the ultimate goal that every workplace achieves Mission: Zero – zero workplace injuries. WSS is a partnership between the WCB and the Ministry of Labour Relations and Workplace Safety (LRWS).

WSS was formed in 2003, after the provincial workplace injury rate had reached an all-time high of 4.95 per cent in 2002. The rate has dropped each year since then. In 2010, the Time Loss injury rate was 3.12 percent. This is a 9.10 percent decrease from 2009 and the eighth straight year of improvement in Saskatchewan.

The Mission: Zero message is being embraced by workers, employers and safety organizations across the province. The members of the WSS partnership at WCB and LRWS share the message of injury prevention through one on one meetings, educational programming, the WSS website and targeted campaigns.

The WSS Operational Plan has injury prevention initiatives that include CEOs, workers, school children, and vulnerable temporary and foreign workers. The WSS message? Workplace injuries are predictable and preventable. Being injured is not an inevitable part of working life.

Key Result Area:
Greater safety leadership and capacity

Committed leadership is critical to creating a safe and healthy workplace. The goal of this KRA is to achieve a commitment to safer workplaces from business, labour and community leaders and increase occupational health and safety in the workplace. WSS has set measurable goals for injury reduction within this KRA. In 2009, the total injury rate in Saskatchewan was 9.32 percent, and WSS set the goal of reducing the overall injury rate to 8.85 percent. WSS exceeded this goal. As at December 31, 2010, Saskatchewan's overall injury rate was 8.70 percent.

Health and Safety Leadership Charter Program

On June 10, 2010, history was made in Saskatchewan when WSS and Safe Saskatchewan co-hosted the province's first Health and Safety Leadership Charter signing event and two subsequent events. Over 200 people attended the inaugural event, and the senior leaders of 128 organizations signed the charter. These people publicly declared their commitment to the health and safety of their employees, customers, contractors, and the wider community.

Two subsequent events were held: one in Saskatoon, and one in Humboldt,

On June 10, 200 business and community leaders representing 128 organizations endorsed their commitment to safety by signing Saskatchewan's first Health & Safety Leadership Charter.

bringing the total number of signatory companies to 196. For 2011 and onward, this event will be held annually and coordinated by Safe Saskatchewan to recognize the broader public call for safety everywhere.

Awards

WSS recognizes the importance of leadership in workplace safety and excellence through a number of annual awards. WSS sponsors two of its own safety awards: the Safe Worker and Safe Employer awards. These awards were launched in 2006 and 2007 and have grown in prestige each year. In 2010 WSS presented these awards at a luncheon event at the WCB's Compensation Institute. Magna Electric Corporation was the Safe Employer recipient and Bruce Skilliter of SaskPower was the Safe Worker Recipient. WSS has developed a three-year plan to broaden the scope and provincial presence of the awards through 2013.

In 2010, WSS became the title sponsor and Safety Partner for the Saskatchewan Chamber of Commerce ABEX Awards. WSS collaborated with the North Saskatoon Business Association (NSBA) to present the inaugural NSBA Business Builder Safety Award. WSS will also be represented on a committee to present a new national safe employer award and a new national safety award organized by Canadian Occupational Safety, called Canada's Safety Employers Award.

Training Opportunities for Workplaces

The projects within this KRA are designed to help employers and workers address Occupational Health and Safety (OHS) issues. In 2010, LRWS assisted with the development of 346 new Occupational Health Committees in the province. LRWS developed or revised 13 OHS guidelines and publications and continues to offer OHS training to new and existing OHS committees.

WSS provides three training programs: two to improve worker safety and prevent injuries and a third to help facilitate effective return-to-work programming.

The Computer Workstation Assessment Training program was piloted in 2009 through public service workplaces. Initial surveys indicated that over 90 per cent of those who took the course found the materials easy to understand. Within six months of completing the training, over 60 per cent of those trained completed workstation or ergonomic assessments in their workplaces. The materials for this course are posted on the WSS website.

The Back Injury Prevention course. Back injuries are one of the most common work related injuries that can significantly disrupt our lives including our ability to work. This course provides a general overview of the common causes of back injuries and basic strategies that can be used to prevent back injuries.

The Effective Return to Work Training Program is a three-day course designed to teach supervisors and business owners how to form committees, create their own policies, and plan procedures to facilitate a return to work program. The course includes templates, forms and step by step instructions for small and large companies. Fact sheets from the course are posted on the WSS website.

Partnerships

A safer Saskatchewan can only be accomplished when everyone takes responsibility for safety: workers, employers, contractors and clients. Safety cannot be accomplished in a vacuum. WSS works with like-minded safety partners in a variety of sectors who share their zeal and passion for safety, and the desire for zero injuries.

Safety Associations: WSS supports eight industry-based safety associations to reach employers and workers in various sectors including construction, road building, health care, manufacturing, retail, hospitality and petroleum.

Safe Saskatchewan: Whether an injury occurs on or off the job, it affects the individual, the employer, the family and the community. The goal of Safe Saskatchewan is to promote injury prevention in all facets of life in order to eliminate unintentional injuries. WSS is a founding partner and a major funding partner of Safe Saskatchewan.

It also supports Safe Saskatchewan through projects such as the Health and Safety Leadership Charter program and a provincial strategy to promote safety education in elementary and high schools.

Ministry of Agriculture: WSS prepared publications on power line safety and grain bin safety for AGRIVIEW magazine. WSS also ran radio and print farm safety messaging during seeding and harvest.

Research

Understanding how injuries occur is essential to prevention. WSS joins other Canadian jurisdictions to fund and obtain research through the WorkSafeBC Research Secretariat. In 2010 WSS received reports on *Developing a Safety Culture and A Longitudinal Study of Lung Function in a Saskatchewan Potash Mine*. WSS also committed to fund two studies: *Work and Hardiness: Exploring Rate of Return and Existential Courage* and *Capacity Development for a Canadian Workplace Exposure Database*.

When evaluating research proposals, WSS's goal is to use research that can be translated into practical applications in Saskatchewan workplaces. All completed research is posted on the WSS website.

Publications

WSS produced a new manual titled *"Understanding the WCB: Guide for Employers"*. The guide was written

specifically for employers as an introduction to WCB processes and to be an overall guide to injury prevention and management. It was distributed at two Chamber of Commerce events in 2010. It is available for download on the WSS website. Printed copies are available through the WCB Prevention Department.

Key Result Area:
Focus on youth

While WSS strives to make OH&S information available to people of all ages, youth ages 14 – 24 have been identified as an area of strategic focus. There is a 20 to 30 percent higher incidence of workplace injury in youth under the age of 25 than in adults working in comparable industries.

WSS has set injury reduction targets within this KRA as well. In 2010, the goal was to lower the percentage of youth related total claims to 19.86 percent. As at December 31, 2010, the percentage of youth related total claims dropped from 20.20 percent to 19.30 percent. There were also zero youth fatalities in 2010.

Prevention is key to protecting Saskatchewan's young people. WSS would like Saskatchewan's next generation of workers to know that being injured is not an inevitable part of a working life.

Work readiness
In 2010, LRWS launched the Young Worker Readiness Certificate Course (YWRCC). The course includes basic labour, health and safety information that all workers should know. On March 31, 2010, the provincial government passed legislation that requires all workers ages 14 and 15 to hold a certificate from the course before being employed. Students complete the online course and print a certificate for their parent or guardian to sign. The employer must keep a copy on file. Last year, 3,945 people completed the course.

LRWS helped educate youth by presenting the Ready for Work program and resources to educators and students throughout Saskatchewan at high schools, youth camps, SIAST campuses, and career centres. The program is also delivered through the Saskatchewan Federation of Labour.

Community relations
WCB and LRWS staff attend multiple trade shows and events targeted to relevant audiences. In 2010 they delivered the injury prevention message through presentations and mascot visits to over 43 Saskatchewan schools and youth related events, reaching approximately 12,700 people including over 5,000 youth.

Stella the Safety Skunk and WorkSafe Bob continue to be in high demand. They attended twenty events reaching

approximately 306,750 people. WorkSafe Bob and the 4th Quarter stretch are an ongoing Rider fan favorite that motivate people to think about injury prevention.

Youth video contest

The Youth Video Contest pilot project was completed and the awards were presented at a ceremony at the WCB Compensation Institute. WSS only sought entries from Regina and area for the pilot. There were 12 entries received. Winners were from Grenfell High School and Luther College high school of Regina. The winning entries can be seen on the WSS website and on the WSS YouTube channel.

For the 2010-2011 school year, WSS expanded the contest to schools throughout the province. The prizes will be awarded at the schools and the winners will also be recognized at the 2011 NAOSH luncheons in Regina and Saskatoon.

Youth market research

WSS has embarked on a market research project to track the attitudes of Saskatchewan youth ages 14 to 24 towards safety and work injury. This research will be used to guide activities in the WCB Prevention Department and WSS campaign. WSS has assembled a youth panel of hundreds of young workers. They will be contacted on a regular basis by email and text, and they volunteer to participate in email surveys and online chat focus groups.

Key Result Area:
An informed public

One of the key safety messages of the WSS initiative is that "Injuries are predictable and preventable." This KRA has two goals:

1. By 2012, 75 percent of the working public will believe injuries are predictable and preventable.

As of the December 2010 general public survey, 56 percent agreed strongly and 28 percent agreed (total: 84 percent) that workplace injuries were predictable and preventable.

2. By 2012, 80 percent of the working public would be aware of WSS.

As of December 2010, 68 percent of the general public had an aided awareness of WSS.

WSS uses a combined paid advertising and public relations strategy to build overall awareness of workplace injury prevention. This year, WSS created three new television messages and three new print ads. The ads focus on workers and employers who embrace the goal of Mission: Zero.

The WSS campaign has received national recognition. Its television ad received an International Association of Business Communicators' Gold Quill Award. The WSS website received an ACE Merit award for its redesign. This is a provincial award given by the Canadian Public Relations Society

Make safety happen.
MISSION: ZERO
Safety in the workplace is everyone's business. Safe workplaces are designed – they don't happen by accident. Every workplace injury is predictable and preventable. Even one workplace injury is too many. The only acceptable number is zero. By working together we can make Mission: Zero happen.
WorkSafe
Work to live.

and the International Association of Business Communicators. Both of these awards are judged by professional communicators from within and outside the province.

The WSS website hosts a poster order form page to allow for easy ordering of free WSS posters. In 2009, WSS distributed 2,341 posters; in 2010, WSS distributed 4,113 posters. Fifty-five percent of the requests came via the WSS website.

WSS hosts its own YouTube channel. The current videos on YouTube have over 33,000 total views.

Key Result Area:
Targeted programming

The goal of this KRA is to deliver programs to selected companies that have high incidence or risk of injuries. Success is measured by setting targets for continual reductions in injury rates. WSS analyzes provincial and sector data and targets key industries that generate high numbers of workplace injuries.

Priority 50
The Priority 50 initiative allows the WCB and LRWS to select employers with high injury rates and provide them with customized assistance. The strategy provides each employer with a variety of resources including on-site meetings, inspections, safety audits, ergonomic assessments, and consulting. In 2010 there were 101 meetings, 663 inspections, 29 audits and 14 ergonomic assessments provided to these 50 employers.

The public sector is the largest employer in the province. Sixteen of the 29 audits were conducted on public sector employers.

This strategy continues to remain a success with the 2010 Priority 50 employers reducing their combined injury rate by 7.68 per cent, resulting in 380 fewer claims.

Immigrant and Temporary Foreign Workers
WSS is striving to educate and protect new and vulnerable workers in Saskatchewan. In 2010, OH&S conducted information sessions to provide WSS resources to ethno-cultural associations in urban centres and to immigration coordinators in rural areas. WSS is also working with Service Canada to develop a Letter of Understanding to allow the federal and provincial governments to exchange information on employers with foreign workers. The goal is to improve the standards for foreign workers and protect their rights in Saskatchewan.

Conclusion
In 2010, Saskatchewan achieved its lowest workplace injury rate in twenty years. WSS is pleased with the continued reduction in the number of workplace injuries in Saskatchewan.

Safety is job one.
MISSION:
ZERO
Sifto Salt, Unity
Work-related injuries don't just hurt the injured. They hurt everyone. Taking the time to identify and minimize risks in the workplace will prevent injuries. Together we can show the world that Saskatchewan is a leader in injury prevention.
Together we can achieve Mission: Zero.
WorkSafe
SASKATCHEWAN
Work to live.
Zero injuries. Zero fatalities. Zero suffering.
worksafesask.ca

ENTERPRISE RISK MANAGEMENT

The Board recognizes that there are risks to achieving its Strategic and Operational Plan. Accountable oversight means that the organization identifies those risks and then takes steps to eliminate or minimize their impacts.

WCB management conducted its first in-depth analysis of business risks in 2002. Over the next several years, the organization's practice of Enterprise Risk Management matured to include key business processes like budget preparation and corporate planning at all management levels.

The WCB updates its risk register each year. The approach to identifying and categorizing risk changed in 2010. Management at more levels of the organization participated in the process and controls were considered for each of the identified risks. Managers then rated the level of residual risk the WCB still had to control. Risks above a defined threshold are a priority for management action through the Strategic and Operational Plan.

A description of the 2010 high priority risks and controls follows.

Description of Risk	Existing Controls
Project Management – The WCB takes on projects that help reach its goals and objectives. Many projects are critical to the business and each project has different levels of difficulty. There is a risk that projects may fall short of targets, timelines, and results if not properly planned, carried out and monitored.	• Operational planning process • Prioritization of projects to identify critical needs • Defined timeframes, scope and responsibilities for projects • Monthly reporting • Project debriefs • Training • Use of external expertise
Key Processes – Key processes within the WCB are important to the function of the business. There is a risk that these key processes are not identified, designed and carried out efficiently and effectively.	• Policy and procedure manuals • Automated systems • Quality assurance and quality control • Internal audit and external audit reviews • Training

Workplace Injuries – The WCB's focus is Mission: Zero. The WCB is working towards achieving zero workplace injuries. There is a risk that the WCB will not be effective in influencing the number of workplace injuries in Saskatchewan.	• WorkSafe Saskatchewan partnership • WorkSafe Saskatchewan Strategic and Operational Plan • Mission: Zero initiatives • Social marketing • Safe Saskatchewan partnership • Experience rating • Prevention consulting
Management Information – The WCB makes decisions based on the data and information in its systems. A lack of data or wrong information can affect decisions.	• Reviews by internal and external actuaries • System automated functions • Policies and procedures • Training • Exception and variance reporting • Quality assurance and quality control
Culture – An effective way to reach the WCB's goals and objectives is to have engaged employees who are focused on its vision and mission. A risk is present when the WCB does not create a culture that keeps employees engaged to work toward its vision and mission.	• Customer satisfaction surveys • WCB employee engagement surveys • WCB internal communication strategy • Performance management systems • Leadership training • Benchmarking the WCB against other employers, for example, the Top 15 employer program
Leveraging Technology – The WCB uses technology to conduct business internally and externally. There is a risk that the WCB does not leverage optimal technology to conduct business to the best of its abilities.	• Strategic and operational planning • WCB IT management strategy • Comparisons with other workers' compensation systems and like organizations

NEW AND AMENDED BOARD POLICIES 2010

WCB Board Members amend and introduce policy throughout the year. The following policies and procedures were amended or introduced in 2010. All references to the "Act" are to *The Workers' Compensation Act, 1979*. WCB policies and procedures are available at the WCB's website, **www.wcbsask.com**, Policy & Legislation.

POL 01/2010 and PRO 01/2010
Injuries – Hearing Loss

This policy and procedure provide guidelines for the adjudication of hearing loss claims. All measurements for noise exposure will be in accordance with the Canadian Centre for Occupational Health and Safety standards. The daily exposure time (over two or more years) required to qualify for an award will be reduced by half for every increase in noise of 3dBs above 85 decibels. A chart listing the maximum permitted daily duration of exposure to excessive noise is provided in the policy. Further, the procedure outlines how to prorate noise exposure when only a portion of the exposure occurred within the province.

POL 02/2010 and PRO 02/2010
Injuries – Communicable Disease

This policy and procedure establish the guidelines for communicable disease injury claims. The policy outlines a number of conditions that must be met in order for the WCB to consider the injury to have arisen out of and in the course of employment. Eligibility for compensation will be based on known medical diagnosis provided in a medical report. An injury will not be considered as occurring where a worker elects to stay away from the workplace to avoid exposure or is subject to a precautionary quarantine. In addition, any adverse reaction to a mandatory employer-sponsored immunization will be viewed as compensable as long as the worker is medically required to be absent from work.

POL 03/2010 and PRO 03/2010
Dependent Spouses, Invalid Children and Other Dependants of Fatally Injured Workers

This policy and procedure establish the guidelines for the payment of benefits to spouses and dependents of fatally injured workers. The policy states that the combination of all benefits paid to dependent spouses or other dependants, excluding payments made for dependent or invalid children, will not exceed the

equivalent of full spousal benefits. In situations where a worker is survived by a dependent spouse and one or more additional dependants, the WCB will justly apportion any monthly allowance payable.

POL 05/2010 and PRO 05/2010
Coverage – Migrant Workers
This policy and procedure clarifies that any migrant worker, regardless of citizenship and residency status, who begins employment in Saskatchewan for an employer, as defined under Section 2(f) of *The Workers' Compensation Act, 1979*, is considered a worker and is therefore covered by the WCB. In cases where the migrant worker wishes to return to their home country after an injury, the WCB will devise an appropriate plan that will meet the needs of the migrant worker. If a migrant worker leaves Saskatchewan without notifying the WCB, payments may be terminated.

POL 07/2010 and PRO 07/2010
Failure to Register a Business
This policy supersedes POL 03/74, Retroactive Assessments and establishes the course of action when employers fail to register with the WCB. Employers are obligated to register with the WCB within 30 days of commencing or recommencing business. Where an employer fails to register, the WCB will retroactively assess an employer's payroll for the current year and the preceding 3 years in which the employer should have been registered. If it is found that an employer intentionally avoided registration, an employer will be liable for all premiums due for all the years in which the employer should have been registered. A late filing penalty of 5% will also be assessed on the premiums for each year that the WCB has determined that the employer should have been registered.

POL 08/2010 and PRO 08/2010
Return to Work – Temporary Helper
This policy and procedure define the provision of temporary helpers in a return-to-work plan for self-employed or those employed under a contract for service. The WCB may assist an injured worker, who is unable to perform pre-injury duties, by reimbursing a temporary helper's wage. In general, the employment of the helper will be short-term based and will assist the injured worker in fulfilling his/her employment contract. The WCB reimbursement will not exceed ninety (90) per cent of the injured worker's net earnings.

POL 09/2010

Safety and Security – Workplace

This policy delegates the authority to provide a safe and secure workplace for WCB staff to the Chief Executive Officer (CEO) of the WCB. The WCB is committed to zero tolerance for all threatening and abusive behaviour. In turn, all WCB staff shall share in the responsibility of promoting a safe and secure workplace.

POL 10/2010

Interjurisdictional Agreement on Workers' Compensation

This policy notes that compensation will be provided to injured workers or their dependants where work is performed partly within Saskatchewan and partly in another province or territory. It has been updated to note that Saskatchewan is participating in the Alternative Assessment Procedure for the Interjurisdictional Trucking Industry (POL 13/2008) for a three-year pilot period.

POL 11/2010 and PRO 11/2010

Pension Commutation (Old Act)

This policy and procedure update the guidelines established for the commutation of pensions under *The Workers' Compensation Act, 1974* (the "Old Act"). An annual letter will be sent to all workers receiving wage loss benefits under the Old Act to advise them of their pension commutation options. The policy also provides a list of guiding principles by which these requests will be considered and for what purposes a commutation may be granted.

POL 12/2010 and PRO 12/2010

Verification of Earnings

This policy and procedure have been updated to set out the guidelines for verifying earnings of injured workers. This policy now directs the WCB to recalculate and retroactively adjust long-term earnings replacement where verification confirms that a client's long-term earnings replacement was calculated with incorrect information. As well, where Canada Revenue Agency tax information is not available, the WCB may use other means of verification that will provide proof of earnings.

POL 15/2010

Fair Practices Office

This policy, which set outs the mandate for the WCB Fair Practices Office (the "FPO"), has been updated to note that the FPO is appointed to make inquiries on behalf of the WCB by Section 27 of *The Workers' Compensation Act, 1979*. Further, access to information held by the FPO is subject to Section 171 of the Act and, therefore, information gathered by the FPO is only accessible by staff of the FPO. This information is considered privileged and is not accessible under the provisions of *The Freedom of Information and Protection of Privacy Act*.

POL 16/2010 and PRO 16/2010

Fatalities, Presumption

This policy and procedure provide the guidelines for applying presumptive clauses in fatalities. This policy has been updated to indicate that a claim is to be accepted unless it can be proven beyond a reasonable doubt that the death did not arise out of and in the course of employment. This presumption extends to situations where a worker is found in a comatose state on a worksite and subsequently dies without the opportunity to provide details on the circumstances leading up to their collapse.

POL 17/2010 and PRO 17/2010

Termination of Compensation Benefits – Notice

These documents establish guidelines for issuing a notice to terminate compensation benefits. Where the worker is sufficiently recovered from a work injury to resume pre-injury employment at pre-injury wage, but no longer has employment to return to, the WCB will provide a minimum of two weeks notice of termination of benefits. In addition, the WCB may refer workers to alternative support programs prior to the termination of benefits.

POL 18/2010 and PRO 18/2010

Medical Review Panels

This policy and procedure establish the guidelines and process for workers or dependants to request a Medical Review Panel. A Medical Review Panel is a forum by which injured workers may resolve disputes on medical issues and consists of an independent body of medical practitioners. Requests for Medical Review Panels can only be requested once the internal WCB appeals process has been exhausted.

POL 20/2010

Safety Association Funding

This policy and its complementary procedure (PRO 11/2008) broadens the WCB's discretionary authority to fund safety associations that are formed for the purpose of promoting injury prevention, safety and return-to-work education and training for workers and employers in their class. The policy was updated to direct that September 15 of each year is the deadline for the WCB to receive a strategic plan outlining the safety association's priorities and operational objectives for the next year, a detailed budget request for the upcoming calendar year, a copy of the board motion approving the strategic plan and budget request, and confirmation of continued status as a non-profit corporation.

POL 21/2010 and PRO 21/2010

Second Injury &
Re-Employment Reserve

The Second Injury and Re-Employment Reserve was established to provide employers with cost relief on claims attributed to earlier injuries and to assist in facilitating return to work. Supernumerary return-to-work programming was initially introduced to help small employers who had limited ability to bring injured workers back to alternate work. Employers who accommodated the injured workers while hiring additional staff to assist with the duties of the injured worker were provided with partial cost relief on claims. With effective return-to-work programs in place, as well as experience rating incentives, employers are now accommodating injured workers more effectively and efficiently. To ensure a fair process among all employers and to recognize the importance of prevention strategies and effective return-to-work programs, this policy and procedure phases out cost relief for supernumerary programming over a two-year period beginning with the implementation of the new claims management computer system.

POL 23/2010 and PRO 23/2010

PFI – General

In the past, impairment evaluations were determined using a rating schedule developed by the WCB. However, to be consistent with other jurisdictions and the most current practices in impairment evaluation, the WCB has established *The American Medical Association Guides to the Evaluation of Permanent Impairment* (AMA Guides) as its new rating schedule. This new policy and procedure supersedes numerous policies and procedures: PFI – General, Disfigurement Awards, PFI – Occupational Disease, PFI – Allergies, PFI – Raynaud's Phenomenon.

POL 24/2010

Assessable Earnings

This policy establishes the types of earnings that are used to assess an employer's premiums. All employers covered under the Act are required to report to WCB the assessable earnings of their full-time, part-time, casual and contract workers. Assessable earnings include all employment income reported on the Canada Revenue Agency's T4 income tax slips and any other taxable allowances or benefits as listed in this policy.

POL 26/2010 and PRO 26/2010

Determination of Long-Term Loss of Earnings

This policy and corresponding procedure establish the guidelines for determining a worker's or dependent spouse's long-term wage loss entitlement subsequent to the completion of a vocational rehabilitation program. These documents also outline the process for determining a worker's earning capacity and under what circumstances WCB will reduce benefits and to what extent.

POL 27/2010 and PRO 27/2010

Allowance – Independence

This policy and corresponding procedure establish guidelines for the payment of independence allowance. Workers with one or more claims resulting in a Permanent Functional Impairment rating of 10 per cent or greater are to be considered for eligibility to an independence allowance. The purpose of independence allowance is to assist the worker in paying for additional costs of maintaining a home and or travel costs that will allow the client to maintain a reasonable degree of independence. The worker's income, including any other WCB benefits, does not affect eligibility for the independence allowance.

POL 28/2010

Compensation Rate – Minimum and Average Weekly Earnings

This policy establishes the guidelines for the application of Section 76 and Section 70(5) of *The Workers' Compensation Act, 1979*. It clarifies how WCB determines benefits for injured workers totally unable to work and for workers in receipt of wage loss benefits for 24 consecutive months.

POL 29/2010 and PRO 29/2010

Establishing Initial Wage Base

This policy and corresponding procedure establish the guidelines used to determine an injured worker's initial wage base and calculate their wage loss benefits. An example of how WCB calculates the initial wage base and weekly wage loss benefits is illustrated in the procedure.

POL 30/2010

Appeals – Board Tribunal

This policy establishes the Board Appeal Tribunal as the final step in the appeal process at the WCB and clarifies that any worker or employer, having had their injury claim or employer account appeal considered at the Appeals Department or Assessment Committee level may appeal that decision to the Board Appeal Tribunal. This policy is a new addition to the Policy Manual.

POL 31/2010 and PRO 31/2010

Appeals – Claims

Sections 21 and 22(3) of *The Workers' Compensation Act, 1979* allow for a review or reconsideration process for any decision made by WCB staff. This policy and corresponding procedure establish the guidelines and process for appealing claim decisions. It notes that a decision will first be reviewed by the staff member responsible for the initial claim decision. Upon written request for a review, the Appeals Department will then review the decision.

POL 32/2010 and PRO 32/2010

Appeals – Employer Accounts

Sections 21 and 22(3) of *The Workers' Compensation Act, 1979* allow for a review or reconsideration process for any decision made by WCB staff. Employers may appeal any decision made by WCB, related to their employer account. These decisions may include, but are not limited to, employer registration, classification, assessment or experience rating. This new policy and corresponding procedure outline the appeals process for employer account decisions.

POL 33/2010 and PRO 33/2010

Initial Entitlement & (Re)Employment Assistance – Dependent Spouse

Section 83 of *The Workers' Compensation Act, 1979*, outlines the entitlement to benefits and (re)employment assistance for a dependent spouse (and dependent children) where the death of the worker is due to a compensable injury. Where the death of a worker is not due to a work-related injury, Section 97 of the Act outlines a spouse's entitlement to possible benefits. This policy and corresponding procedure establish the guidelines for providing these benefits and (re)employment assistance to dependent spouses.

POL 34/2010 and PRO 34/2010

Determination of a Worker's Daily Rate of Benefits

The Workers' Compensation Act, 1979 directs the WCB to calculate the loss of earnings for an injured worker based on the worker's average weekly earnings. This new policy and corresponding procedure establish the process by which the WCB converts a worker's weekly compensation rate to a daily compensation rate for those injured workers who have irregular work schedules.

POL 35/2010 and PRO 35/2010

Compensation Rate – Casual & Seasonal Employment – Section 70(4)

This policy and procedure (previously titled Average Weekly Earnings – Section 70(4)) have been updated to clarify the process used to establish the wage base for part-time, casual and seasonal workers. These documents affirm that Section 70(4) of *The Workers' Compensation Act, 1979* may be applied to establish an initial wage base that would more appropriately reflect the worker's loss of earnings.

POL 36/2010

Classification of Industries – 2011 Premium Rates

This policy is a regular annual update effective January 1, 2011. In October 2010, provisional premium rates were established using WCB's rate setting model. Rate consultation sessions with employers and their associations were held, and taking into consideration the feedback received from these meetings, WCB established the 2011 premium rates. This policy also directs the dispersal of the forestry industry rate group (F41) into other industry classifications.

POL 37/2010

Consumer Price Index (CPI) – Annual Indexing

This policy provides the process for adjusting compensation in accordance with annual CPI percentage increases in accordance with *The Workers' Compensation Act, 1979*. It has been updated to clarify that annual CPI percentage increases under Section 69(2) of the Act are subject to the maximum wage rate provided by Section 38.1 of the Act.

POL 39/2010 and PRO 39/2010

Expenses – Travel & Sustenance – General

This policy establishes the guidelines for the reimbursement of travel and sustenance expenses. It has been updated to note that travel for the purpose of medical treatment or vocational training will be reimbursed for the portion exceeding the worker's normal pre-injury employment travel requirement.

POL 40/2010

Compensation Rate – Maximum, Section 38 – 2011

This policy is a regular annual update effective January 1, 2011. Pursuant to Section 38 of *The Workers' Compensation Act, 1979*, the maximum wage rate for any worker who sustained a work-related injury before September 1, 1985 is to be increased to $69,000 per annum, effective January 1, 2011. However, this increase is subject to Section 38.1 of the Act, and is therefore limited to the maximum wage rate of $55,000.

PRO 50/2010

Medical Fees – Hearing Service Providers

This procedure establishes the standards for care and the fee schedule for WCB clients requiring hearing services. The new service fees and fee codes will apply to Saskatchewan Hearing Aid Plan (HAP) and private (non-HAP) hearing service providers accredited by the WCB. The service guidelines and fee schedule will be effective until December 31, 2014.

PRO 51/2010

Medical Fees – Massage Therapy Service Providers

The WCB accepts massage therapy as a pain management modality and will authorize funding when specific conditions are met. This procedure provides the updated practice standards and fee schedule for massage therapy service providers as agreed upon by the WCB and the Massage Therapy Association of Saskatchewan (MTAS). Accredited massage therapists are now directed to invoice the WCB, rather than workers or employers. The new practice standards and fee schedule will apply to all claims on or after April 1, 2009.

PRO 52/2010

Expenses – Travel and Sustenance – PSC Rates

This procedure was updated to provide the current rates at which WCB staff and clients are to be reimbursed for travel and sustenance expenses incurred while attending to WCB business. As this procedure is based upon rates established by the Public Service Commission (PSC), it is revised each time the PSC revises its travel and sustenance rates.

PRO 53/2010

Medical Fees – Exercise Therapists

The ongoing shortage of physical therapy services has led the WCB to expand the services of exercise therapists. This procedure establishes the standards for care and the fee schedule for WCB clients requiring exercise therapy. The standards are part of the accreditation process to ensure quality care will be provided to WCB clients. The updated standards and fee schedules, effective October 1st, are for services provided from June 1, 2009 to May 31, 2012.

PRO 54/2010

Medical Fees – Psychologists

This procedure was updated to establish fees and guidelines for primary level services and assessment services provided by psychologists. The term of these guidelines and fee schedule is January 1, 2010 to December 31, 2012.

PRO 55/2010

Medical Fees – Hospitals and Other Treating Centres

This procedure amalgamated numerous in-patient, out-patient, and high-cost treatment rate procedures. This procedure now clarifies that the WCB will reimburse any hospital or treatment facility for out-patient and in-patient services, as well as high-cost procedures, in accordance with the annual rates set by the Saskatchewan Ministry of Health, except where an alternate contract exists.

PRO 56/2010

Minimum Average Weekly Earnings – Section 70(5)

This procedure is an annual update. It establishes the minimum average weekly earnings for workers injured on or after January 1, 1980 and who have been receiving wage loss compensation for more than 24 months. In accordance with Section 70(5) of *The Workers' Compensation Act, 1979*, the minimum is to be set at not less than two-thirds of Saskatchewan's average weekly wage as of June preceding the year in which the review of the compensation occurs. Effective January 1, 2011, the minimum average weekly earnings will not be less than $564.03.

PRO 57/2010

Minimum Compensation – Section 76

In accordance with Section 76(b) of *The Workers' Compensation Act, 1979*, on and after January 1, 1983, minimum compensation is to be not less than 50 per cent of the average weekly wage as of June preceding the year in which the review of compensation occurs, or where the worker's average earnings are less than that amount, the amount of those earnings. Effective January 1, 2011, the minimum compensation will not be less than $423.02 per week, or the actual amount of the worker's average earnings.

PRO 58/2010

Penalty, Default in Assessment Payment

In accordance with Section 8 of *The Workers' Compensation General Regulations, 1985*, the Bank of Canada's interest rate effective October 31st of the prior year will be added annually to 6% to arrive at the penalty to be applied when an employer fails to pay premiums required by *The Workers' Compensation Act, 1979*. Effective January 1, 2011, the annual penalty rate will be 7.25% with a monthly rate of 0.60%.

PRO 59/2010

Consumer Price Index (CPI) – 2010 Increase

Section 69 of *The Workers' Compensation Act, 1979* requires that compensation amounts be adjusted annually by the percentage increase in the Consumer Price Index (CPI). The basis for any increase is the average of percentage increases in the Regina and Saskatoon All-Items CPI for the 12 months ending on November 30 in each year. For 2011, entitlements will be increased 1.9% due to the CPI increase.

PRO 60/2010

Medical Fees – Physical Therapy

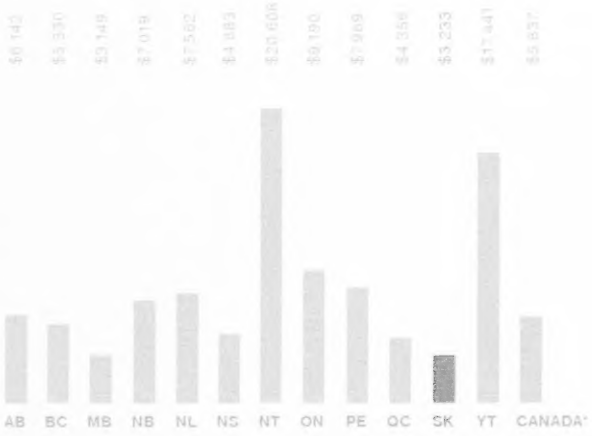
This updated procedure is a result of discussions with the Saskatchewan Physiotherapy Association (SPA) for developing service guidelines and fee schedules for physiotherapy services. Professional standards and fees provided in this procedure (Schedules A & C) will be in effect to December 31, 2011 and will remain in effect until a new agreement is reached between the WCB and the SPA.

COMPARISON WITH CANADIAN WCBS

The Saskatchewan Workers' Compensation Board is a member of the Association of Workers' Compensation Boards and Commissions (AWCBC), a national non-profit organization represented by the workers' compensation board or commission from each of Canada's provinces and territories.

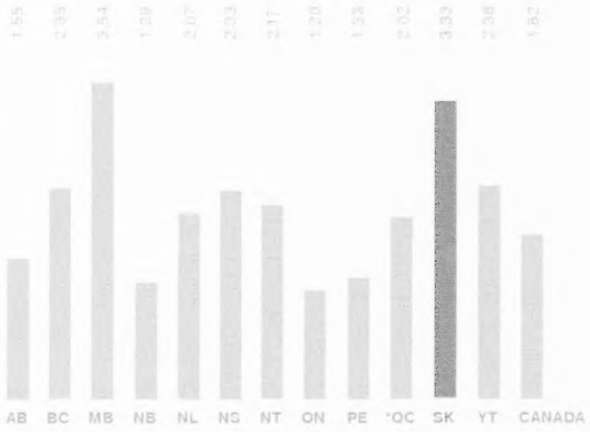
Through the AWCBC, the Chief Financial Officers of the Canadian boards and commissions develop financial and statistical indicators to describe the workers' compensation insurance system in Canada overall, and to provide comparisons across jurisdictions.

The following comparisons are based on 2009 data (the most recent data available).



Administration Cost Per Time Loss Claim

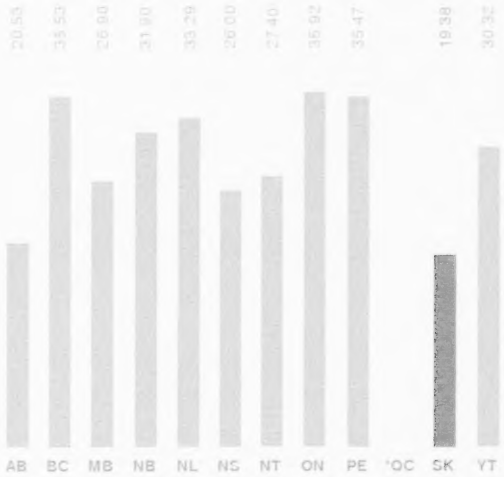
* Weighted Average



Injury Rate per 100 Workers of Assessable Employers

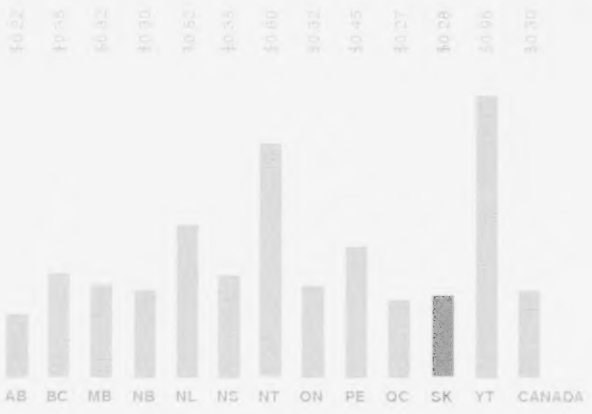
*Weighted average

AWCBC statistics are based on accepted national definitions and may not be the same as statistics published in WCB annual reports. The definition of this measure is, the number of new Time Loss claims for assessable employers per 100 workers of assessable employers.

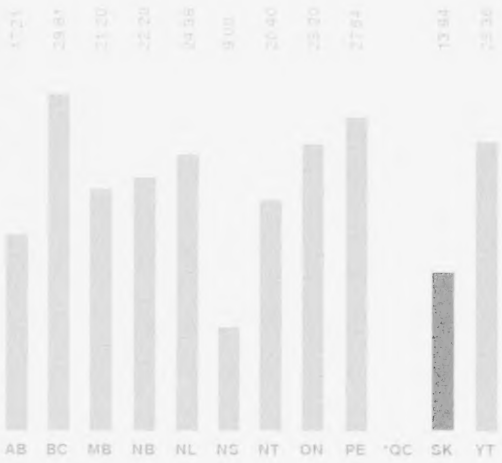


Average Calendar Days From Injury to First Payment Issued

* Quebec data unavailable

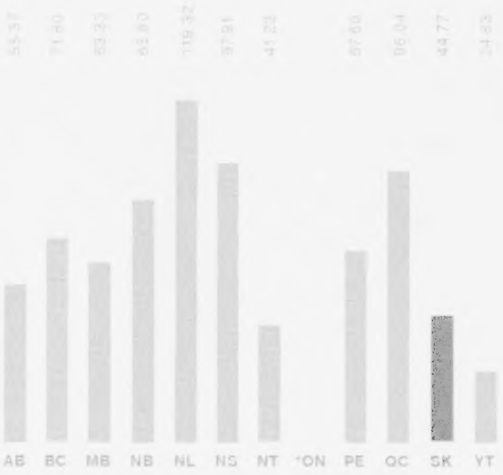


Administration Cost Per $100 Assessable Payroll



Average Calendar Days From Registration Of Claim to First Payment Issued

* Quebec data unavailable



Average Composite Duration Of Claim (in days)

* Ontario data unavailable

You can view the complete report on 2009 Key Statistical Measures and Indicator Ratios at the AWCBC's website, **www.awcbc.org**.

2010 REPORT TO STAKEHOLDERS

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